

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CONNIE E. LUCOT

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23657

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/18/2019 and confirmed on 11/13/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		31,352.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		31,352.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	1,467.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,467.48

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M20	793.44	793.44	348.71	1,142.15
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 0145	0.00	0.00	0.00	0.00
	SOUTH ALLEGHENY SD (PORT VUE) (RE) Acct: 3M20	2,733.80	2,733.80	992.30	3,726.10
	SOUTH ALLEGHENY SD (PORT VUE) (RE) Acct: 0145	0.00	0.00	0.00	0.00
	SOUTH ALLEGHENY SD (PORT VUE) (RE) Acct: 3M20	8,121.61	8,121.61	0.00	8,121.61
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M20	4,048.21	4,048.21	0.00	4,048.21
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 3067	1,263.07	1,263.07	496.78	1,759.85
	PNC BANK NA Acct: 7847	6,923.74	6,923.74	658.16	7,581.90
					26,379.82

Priority					
	CHARLES J GRUDOWSKI ESQ(*) Acct:	0.00	0.00	0.00	0.00
	CONNIE E. LUCOT Acct:	0.00	0.00	0.00	0.00
	GRUDOWSKI LAW ASSOCIATES PC(*) Acct:	3,000.00	3,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9673	504.70	504.70	0.00	504.70
					504.70

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 6124	305.02	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9673	7.45	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI	344.09	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7653				
	PA AMERICAN WATER(*) AKA AMERICAN W	0.00	0.00	0.00	0.00
	Acct: 3572				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: 9776				
	VERIZON BY AMERICAN INFOSOURCE AS	1,611.96	0.00	0.00	0.00
	Acct: 0001				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,002.63	0.00	0.00	0.00
	Acct: 4009				
	LENDMARK FINANCIAL SERVICES LLC	3,776.57	0.00	0.00	0.00
	Acct: 1886				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2181				
	UPMC HEALTH SERVICES	150.88	0.00	0.00	0.00
	Acct: 9673				
	DUQUESNE LIGHT COMPANY(*)	181.72	0.00	0.00	0.00
	Acct: 6946				
	JORDAN TAX SERVICE INC**	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

26,884.52

TOTAL CLAIMED

PRIORITY	504.70
SECURED	23,883.87
UNSECURED	8,380.32

Date: 11/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

CONNIE E. LUCOT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23657

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Connie E. Lucot  
Debtor

Case No. 19-23657-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db	+ Connie E. Lucot, 1035 Alquin Street, McKeesport, PA 15133-3501
cr	+ South Allegheny School District, /co Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15124658	County of Allegheny, c/o Jordan Tax Servic, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15124661	Jordan Tax Services, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15124663	+ Maiello Brungo & Maiello, LLP, 424 South 27th Street, #210, Pittsburgh, PA 15203-2380
15124666	+ South Allegheny S.D./Borough of Port Vue, c/o Maiello Brungo & Maiello, LLP, 424 South 27th Street, #210, Pittsburgh, PA 15203-2379
15150243	+ South Allegheny School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15124668	+ Wells Fargo Auto, PO Box 29710, Phoenix, AZ 85038-9710

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Nov 27 2024 00:17:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:16:33	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 27 2024 00:17:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15124657	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:34:44	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15139432	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:15:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15169839	+ Email/Text: ebnjts@grblaw.com	Nov 27 2024 00:17:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15161576	+ Email/Text: kburkley@bernsteinlaw.com	Nov 27 2024 00:20:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15124659	+ Email/Text: ebnjts@grblaw.com	Nov 27 2024 00:17:00	Goehring, Rutter and Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
15124660	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 27 2024 00:18:00	IRS, Kansas City, MO 64999
15124662	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	KingSize, c/o Comenity Bank/Bankruptcy Dep't, PO Box 182125, Columbus, OH 43218-2125
15133199	Email/Text: bk@lendmarkfinancial.com	Nov 27 2024 00:16:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington, GA 30014
15135546	Email/PDF: resurgentbknofications@resurgent.com	Nov 27 2024 00:33:08	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 30

15129493	Email/PDF: cbp@omf.com	Nov 27 2024 00:45:33	PO Box 10587, Greenville, SC 29603-0587 ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
15124664	Email/Text: csc.bankruptcy@amwater.com	Nov 27 2024 00:20:00	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15164611	Email/Text: Bankruptcy.Notices@pnc.com	Nov 27 2024 00:17:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15156602	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:33:26	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15124665	^ MEBN	Nov 27 2024 00:13:10	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
15159906	Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15153899	Email/Text: BNCnotices@dcmservices.com	Nov 27 2024 00:18:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15158435	Email/PDF: ebn_ais@aisinfo.com	Nov 27 2024 00:33:18	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15124667	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 27 2024 00:16:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15155495	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 27 2024 00:34:52	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 30

Charles James Grudowski

on behalf of Debtor Connie E. Lucot [cjg@grudowskilaw.com](mailto:cjg@grudowskilaw.com) [admin@grudowskilaw.com](mailto:admin@grudowskilaw.com)

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION [dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny [jhunt@grblaw.com](mailto:jhunt@grblaw.com)

Jennifer L. Cerce

on behalf of Creditor South Allegheny School District [jlc@mbm-law.net](mailto:jlc@mbm-law.net)

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company [kebeck@bernsteinlaw.com](mailto:kebeck@bernsteinlaw.com)  
[btemple@bernsteinlaw.com](mailto:btemple@bernsteinlaw.com); [aepiscopo@bernsteinlaw.com](mailto:aepiscopo@bernsteinlaw.com); [kebeck@ecf.courtdrive.com](mailto:kebeck@ecf.courtdrive.com); [agilbert@bernsteinlaw.com](mailto:agilbert@bernsteinlaw.com)

Office of the United States Trustee

[ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 8